Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 21-13212-elf David M. Bizal Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 3 Form ID: 309I Total Noticed: 31 Date Rcvd: Dec 06, 2021

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 08, 2021:

Recip ID	Recipient Name and Address
db	+ David M. Bizal, 101 Kurtz Lane, Coatesville, PA 19320-1065
14653491	+ First National Bank, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128
14653495	+ Kathleen M. Bizal, 39 Skyview Lane, Thorndale, PA 19372-1151
14653496	+ King Family Roofing, 1060 Compass Rd, Honey Brook, PA 19344-1229
14653497	+ Steven H. Rubin, Esq., 1109 Saunders Court, Ste 206, West Chester, PA 19380-4219

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: CourtNotices@rqplaw.com	Dec 06 2021 23:34:00	JOSEPH L QUINN, Ross, Quinn & Ploppert, P.C., 192 S. Hanover Street, Suite 101, Pottstown, PA 19464
tr	+ Email/Text: bncnotice@ph13trustee.com	Dec 06 2021 23:34:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg	Email/Text: megan.harper@phila.gov	Dec 06 2021 23:34:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 07 2021 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 06 2021 23:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 06 2021 23:34:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 06 2021 23:34:00	United States Trustee, Office of United States Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
14653481	+ EDI: AMEREXPR.COM	Dec 07 2021 04:38:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14653482	EDI: BANKAMER.COM	Dec 07 2021 04:38:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
14653483	+ EDI: BANKAMER.COM	Dec 07 2021 04:38:00	Bank of America, Attn: Bankruptcy, Nc4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
14653484	+ EDI: TSYS2	Dec 07 2021 04:38:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14653489	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 06 2021 23:34:00	Citizens Bank, One Citizens Drive, Ms: Rop 15b, Riverside, RI 02915
14653485	+ EDI: CAPITALONE.COM		

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Date Rcvd: Dec 06, 2	2021	Form ID: 309I		Total Noticed: 31
		Ε	Dec 07 2021 04:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14653486 +	EDI: CITICORP.COM	Γ	Dec 07 2021 04:38:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14653487 +	EDI: CITICORP.COM	Γ	Dec 07 2021 04:38:00	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14653488 +	EDI: CITICORP.COM	Ε	Dec 07 2021 04:38:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14653490 +	EDI: DISCOVER.COM	Г	Dec 07 2021 04:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14653492 +	EDI: HFC.COM	Γ	Dec 07 2021 04:38:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
14653493	EDI: IRS.COM	Г	Dec 07 2021 04:38:00	Internal Revenue Service, 600 Arch Street, RM 5200, Philadelphia, PA 19106
14653494	EDI: JPMORGANCHASE	Ε	Dec 07 2021 04:38:00	JPMorgan Chase Bank, N.A., Chase Records Center/Attn: Correspondenc, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
14653498 +	Email/Text: bankruptcy@bbandt.com	Е	Dec 06 2021 23:34:00	Suntrust, Attn: Bankruptcy, Mail Code VA-RVW-6290 PO Box 85092, Richmond, VA 23285-5092
14653499 +	Email/Text: bankruptcy@bbandt.com	Ε	Dec 06 2021 23:34:00	Suntrust Bank, Attn: Bankruptcy, Mc Va-Rvw_6290 Pob 85092, Richmond, VA 23286-0001
14653500 +	EDI: RMSC.COM	Ε	Dec 07 2021 04:38:00	Syncb/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14653501	EDI: TDBANKNORTH.COM	Ε	Dec 07 2021 04:38:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
14653502	EDI: USBANKARS.COM	Ε	Dec 07 2021 04:38:00	US Bank, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402
14653503 +	EDI: USBANKARS.COM	Е	Dec 07 2021 04:38:00	US Bank/RMS, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201-5229
14653504 +	EDI: CAPITALONE.COM	Ε	Dec 07 2021 04:38:00	World's Foremost Bank, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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District/off: 0313-2 User: admin Page 3 of 3
Date Rcvd: Dec 06, 2021 Form ID: 309I Total Noticed: 31

Date: Dec 08, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 6, 2021 at the address(es) listed

below

Name Email Address

JOSEPH L QUINN

on behalf of Debtor David M. Bizal CourtNotices@rqplaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

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Information to identify the case:				
Debtor 1:	David M. Bizal	Social Security number or ITIN: xxx-xx-0058		
	First Name Middle Name Last Name	EIN:		
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:		
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 12/3/21		
Case number:	21-13212-elf			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at https://pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	David M. Bizal	
2.	All other names used in the last 8 years		
3.	Address	101 Kurtz Lane Coatesville, PA 19320	
		JOSEPH L QUINN	Contact phone 610-323-5300
4.	Debtor's attorney Name and address	Ross, Quinn & Ploppert, P.C. 192 S. Hanover Street Suite 101 Pottstown, PA 19464	Email: CourtNotices@rqplaw.com
5.	5. Bankruptcy trustee Name and address	KENNETH E. WEST Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377
			Email: ecfemails@ph13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M; Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800
			Date: 12/6/21

For more information, see page 2

Debtor David M. Bizal Case number 21–13212–elf

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 19, 2022 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: The Mtg of Creditors will be conducted, via telephonic conference.All interested, parties shall contact the Trustee, for connection details		
8. Deadlines The bankruptcy clerk's office must	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 3/20/22		
receive these documents and any required filing fee by the following deadlines.	You must file: • a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge		
	 a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 			
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 2/11/22		
	Deadline for governmental units to file a proof of claim:	Filing deadline: 6/1/22		
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be proof of claim even if your claim is listed in the schedules that the d Secured creditors retain rights in their collateral regardless of wheth claim submits the creditor to the jurisdiction of the bankruptcy court example, a secured creditor who files a proof of claim may surrenderight to a jury trial.	paid on your claim. To be paid, you must file a lebtor filed. her they file a proof of claim. Filing a proof of , with consequences a lawyer can explain. For		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$200.00 The hearing on confirmation will be held on: 1/25/22 at 10:00 AM, Location: Courtroom #1, 900 Market Street,			
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion asking the court to United States bankruptcy law if you have any		
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirms plan and appear at the confirmation hearing. A copy of the plan, if reference the confirmation hearing is not indicated on this notice, you will be a debtor will remain in possession of the property and may continue to court orders otherwise.	s it. You may object to confirmation of the not enclosed, will be sent to you later, and if sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mus You may inspect that list at the bankruptcy clerk's office or online at that the law does not authorize an exemption that debtors claimed,	st file a list of property claimed as exempt. thttps://pacer.uscourts.gov. If you believe		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts. However, unless the court orders otherwise, the debts will not be di are made. A discharge means that creditors may never try to collec as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in the you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	scharged until all payments under the plan t the debt from the debtors personally except ed from discharge under 11 U.S.C. § ne bankruptcy clerk's office by the deadline. If		